



MOTORING ABROAD

Hiring a car abroad

When hiring a car in the USA, insurance cover is sometimes limited to the legal minimum in the State where you hire. You could be held personally liable for any claim for injury or damage over this limit. So ask if your tour operator or insurance adviser can provide top-up insurance to increase your cover. This may be cheaper than buying it abroad.

Taking your car abroad

Each year over 2 million motorists take their cars abroad. Whether you are only making a day trip across the channel to France, driving on business or holidaying overseas, it is vital that you have full insurance cover before setting out. If not, you could find yourself unprotected and left with an expensive bill if you are involved in an accident or your car is stolen.

Motor insurance cover and Green Cards

The relationship between UK motor insurance cover and Green Cards can be confusing. The following notes clarify the position.

All UK insurance policies automatically provide, at no extra cost, the minimum cover required by law in all European Union (EU) countries, or the minimum cover in the UK if that is greater. The minimum required is cover for your liability to third parties.

In the countries listed below, the same situation will normally apply. However, some insurers may exclude cover, or there may be practical or legal issues with some of these countries that make it desirable that you contact your insurer before travelling.

- * Andorra
- * Croatia
- * Faroe Islands
- * Gibraltar
- * Monaco
- * Norway
- * Iceland
- * Liechtenstien
- * San Marino
- * Switzerland

Most people want the same protection they enjoy in the UK when travelling abroad, for example Comprehensive or Third Party, Fire and Theft.



This could, in addition to the legal minimum of third party liability cover, include accidental damage to, or theft of or from, their own vehicle, depending on the policy cover. A number of insurers automatically provide this extended cover for a specified period and often without additional charge. It is important, however, that you check with your insurer or insurance adviser to ensure that you have the cover you need before you go abroad.

A Green Card is an internationally recognised document which serves solely as evidence that the holder has the minimum insurance cover required by law in the country being visited. A Green Card provides no insurance cover in itself.

It is not necessary to have a Green Card when travelling to the EU and countries listed above (although if you do not take a Green Card, you should instead carry your Certificate of Insurance). However, a Green Card can serve as easily recognisable proof of third party insurance, for example in the case of an accident when travelling abroad.

Insurers do not charge for a Green Card. Where insurance is arranged through an intermediary, such as an insurance broker, however, they may levy an administration fee for arranging a Green Card for their client. If they do, they must separately indicate the amount of the fee and its purpose.

There are other countries party to the Green Card arrangements where you will either need to have a Green Card or purchase insurance at the border. Currently they are:

- Albania
- Belarus
- Bosnia - Herzegovina
- Iran
- Israel
- Macedonia - Former Yugoslav Republic of
- Moldova
- Morocco
- Russia
- Serbia and Montenegro - Union State of
- Tunisia
- Turkey
- Ukraine

* Kosovo, whilst regarded as a part of Serbia, is in practice under the control of the United Nations. Green Cards are not available for Kosovo and border insurance must be purchased.



If you have any concerns about taking your car outside the UK consult your insurer or insurance adviser. This is especially important with regard to those countries listed immediately above where the situation can change very quickly.

For more information on Green Cards see

<http://www.mib.org.uk/Customer+Services/en/Accidents+in+the+UK/Green+Card+System/Default.htm>

Accidents abroad

If you are involved in an accident, immediately tell your insurer or your insurer's representative in the country concerned. While the Green Card gives details of the local Green Card Bureau, you should still contact your insurer or your insurer's representatives.

Many insurers issue a European Accident Statement. This enables drivers to exchange facts while events are still fresh in their minds and without admitting liability.

Helplines

Many insurers offer 24-hour UK telephone numbers in case you need help in an emergency. Make sure you have these details with you when you travel abroad.

Breakdown insurance

Even if you have extended your policy for driving abroad, this will not cover your car against breaking down. Vehicle breakdown policies can be bought with your holiday insurance or separately. Check to see if your motor insurer can provide this cover.

A policy will cover the cost of hiring a car while your own is being repaired, road-side assistance and emergency repairs, the cost of returning your car to the UK and sending out spare parts, together with emergency accommodation if you are unable to use your vehicle. A monetary limit will apply to each section of the policy.

Protecting against car thieves

Foreign registered vehicles attract thieves, so do not make your car an easy target:

- Lock all doors and the boot when leaving the vehicle as well as closing windows and the sunroof.
- Park in a well-lit place.



- Avoid leaving your possessions in an unattended vehicle. If you have to leave property, make sure it is in a locked boot. Don't leave portable satellite navigation and other equipment on show.
- Don't leave car ownership and insurance documents in your car when parked.
- -Use an anti-theft device.
- Take your keys with you at the petrol station when you are going to pay.
- Don't set off unprepared. Make sure your vehicle is serviced before you leave and that you know of and comply with the vehicle requirements of the countries you are visiting. Don't forget that your vehicle must display the appropriate country identification letters (e.g. GB). And don't go without taking:
 - A spare set of keys.
 - A set of head lamp converters.
 - A fire extinguisher, first-aid kit, tool kit, spare bulbs and warning triangle.
 - Registration document, driving licence and passport.
 - Your UK motor insurance certificate, Green Card (if issued), details of any breakdown and travel insurance, together with any emergency helpline numbers.
- Always check with your motoring organisation the legal requirements for any countries you may visit.

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